Case 21-14729-RG Doc 33 Filed 12/27/21 Entered 12/27/21 11:18:46 Desc Main

Document Page 1 of 3

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

## STEWART LEGAL GROUP, P.L.

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Chapter 13

Case No. 21-14729-RG

Hearing Date: October 20, 2021

Order Filed on December 27, 2021

**U.S. Bankruptcy Court** 

**District of New Jersey** 

by Clerk

Judge Rosemary Gambardella

In re:

Christian Y. Rodriguez

Debtor.

## CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 27, 2021

lonorable Rosemary Gambardella United States Bankruptcy Judge Case 21-14729-RG Doc 33 Filed 12/27/21 Entered 12/27/21 11:18:46 Desc Main Document Page 2 of 3

Debtor: Christian Y. Rodriguez

Case No.: 21-14729-RG

Caption of Order: CONSENT ORDER RESOLVING MOTION TO VACATE

**AUTOMATIC STAY AND CO-DEBTOR STAY** 

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay and Co-Debtor Stay ("Motion") filed by The Money Source Inc. ("Creditor"), whereas the post-petition arrearage amount was \$8,493.70¹, as of November 2, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **23 Avenue C, Lodi, New Jersey 07644** ("Property") provided that the Debtor complies with the following:
  - a. On or before November 19, 2021, the Debtor shall tender a lump sum payment of
     \$2,120.59 directly to Creditor;
  - b. On or before December 1, 2021, and continuing on or before the 1<sup>st</sup> day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$6,373.11, by remitting eleven (11) equal monthly payments in the amount of \$531.10 and one (1) monthly payment of \$531.01 directly to the Creditor; and
  - c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the December 1, 2021 payment.

<sup>&</sup>lt;sup>1</sup> The loan is post-petition due for the 7/1/21 through 11/1/21 payments in the amount of \$2,120.59 each, less unapplied funds in the amount of \$2,109.25, for a total post-petition default of \$8,493.70, as of 11/2/21.

Case 21-14729-RG Doc 33 Filed 12/27/21 Entered 12/27/21 11:18:46 Desc Main Document Page 3 of 3

2. All direct payments due hereunder not otherwise paid by electronic means and/or

automatic draft, shall be sent directly to Creditor at the following address: The Money Source

Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450.

3. The Debtor will be in default under the Consent Order in the event that the Debtor

fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the

Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default,

Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel

for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11

U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect

to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of

\$350.00 and \$188.00 respectively to be paid through the Chapter 13 Plan.

## STIPULATED AND AGREED:

/s/Russell L. Low/

Russell L. Low, Esq. Low & Low 505 Main St., Suite 304 Hackensack, NJ 07601 Counsel for Debtor /s/ Gavin N. Stewart

Gavin N. Stewart, Esq. Stewart Legal Group, P.L. 401 East Jackson Street, Suite 2340 Tampa, FL 33602 Counsel for Creditor